

CLAIMS

We claim:

1. A method of performing a retail transaction, comprising:
 - initiating a customer-independent transaction detail communication from a retail system to a transaction authorization system;
 - initiating a customer wireless communication from a customer-controlled wireless communication device to the transaction authorization system;
 - matching the customer wireless communication with the transaction detail communication; and
 - identifying a customer account associated with the customer wireless communication; and
 - authorizing the retail transaction to the retail system.
2. The method of claim 1, further comprising:
 - supplying a customer-independent token to the retail system.
3. The method of claim 2,
 - wherein the customer-independent token supplies a customer-independent account data.
4. The method of claim 2,
 - wherein the customer-independent token supplies a retailer-dependent account data.
5. The method of claim 2,
 - wherein the customer-independent token supplies a location-dependent account data.
6. The method of claim 2, wherein the transaction detail communication is otherwise identical to a standardized transaction detail communication.
7. The method of claim 1, initiating a transaction detail communication comprising:

supplying a customer-independent token in lieu of a customer-dependent token used in a non-wireless-enabled private label transaction.

8. The method of claim 1,
wherein the retail system is a POS system, and
wherein the POS system can perform the wireless-enabled private label transaction without modification.

9. The method of claim 1, wherein the customer-controlled wireless communication device is a wireless telephone.

10. The method of claim 1, wherein the customer account is a private label credit account.

11. The method of claim 1, authorizing the retail transaction comprising:
modifying the retail transaction to reference the customer account.

12. A method of performing a retail transaction, comprising:
identifying the retail transaction as a wireless-enabled transaction;
initiating a customer-independent transaction detail communication from a retail system to a transaction authorization server;
initiating a customer wireless communication from a customer-controlled wireless communication device to the transaction authorization server, the customer wireless communication independent of customer-supplied customer identification data;
matching a customer account with the transaction detail communication and the customer wireless communication; and
authorizing the retail transaction for the customer account.

13. The method of claim 12, identifying the retail transaction as a wireless-enabled transaction comprising:
supplying a customer-independent token in lieu of a customer-dependent token to a retail system; and

identifying a customer-independent wireless communication network address for the customer wireless communication.

14. The method of claim 13, wherein the customer-independent wireless communication network address is a phone number associated with a retailer.

15. The method of claim 14, the phone number comprising a wireless carrier-dependent special dialing number.

16. A method for using a customer charge account, comprising:

generating a retail transaction data, the retail transaction data independent of customer identification data;

matching the retail transaction data to the customer charge account by a customer-initiated wireless communication, the customer-initiated wireless communication independent of the retail transaction data and independent of customer-supplied customer identification data; and

authorizing the retail transaction for the customer charge account.

17. The method of claim 16, further comprising:

requesting a customer-supplied identification data; and

authenticating the customer-initiated wireless communication by the customer-supplied identification data.

18. A method of matching a retail transaction with a customer account, comprising:

sending a retail transaction data for the retail transaction to a first transaction authorization server, the retail transaction data independent of customer identification data;

identifying a sender of a customer-initiated wireless communication to a second transaction authorization server;

identifying a customer account data associated with the sender;

matching the customer-initiated wireless communication with the retail transaction data; and

associating the customer account data with the retail transaction data.

19. The method of claim 18, wherein the customer-initiated wireless communication is independent of customer-supplied customer identification data.

20. The method of claim 18, further comprising:
rematching the customer-initiated wireless communication with the retail transaction data upon a request for rematching; and
reassociating the customer account data with the retail transaction data.

21. The method of claim 20, wherein the request for rematching is initiated by the sender after the retail transaction is complete.

22. The method of claim 20, wherein the request for rematching is initiated by the retailer.

23. The method of claim 18, further comprising:
transmitting an authorization code for the retail transaction to a retail system, the authorization code, the authorization code providing a transaction matching data.

24. The method of claim 23, wherein the transaction matching data comprises:
a matching data, corresponding to the number of retail transactions considered for matching with the customer-initiated wireless communication; and
a customer data, corresponding to the sender.

25. The method of claim 18, matching the customer-initiated wireless communication with the retail transaction data comprising:
obtaining a wireless device identification data associated with the customer-initiated wireless communication;
identifying the sender by the wireless device identification data; and
obtaining a transaction history data associated with the sender.

26. The method of claim 25, wherein the wireless device identification data comprises an Automatic Number Identification (ANI) data.

27. The method of claim 25, wherein the wireless device identification data comprises a geographic location data.

28. The method of claim 25, wherein the wireless device identification data comprises a wireless network to credit provider access point data.

29. The method of claim 25, wherein the wireless device identification data comprises a roam or home data.

30. The method of claim 25, further comprising:
adding the retail transaction data to a match pool of retail transactions;
establishing a matching score for each retail transaction in the match pool,
scoring matching between each retail transaction in the match pool and the wireless communication;
selecting a matching retail transaction from the match pool based on the matching score.

31. The method of claim 25, wherein the transaction history data comprises a customer account initiation time and date data, further comprising:
if the customer account initiation time and date data indicates the customer account was opened within a predetermined time prior to the wireless communication, matching the retail transaction to the wireless communication.

32. The method of claim 25, further comprising:
rejecting the retail transaction if the retail transaction cannot be matched with the wireless communication.

33. A system for authorizing retail transactions for a retail transaction system, comprising:
means for receiving a retail transaction authorization request from the retail transaction system;
means for receiving a customer-initiated wireless communication from a customer wireless device;
means for matching the retail transaction authorization request with the customer-initiated wireless communication; and
means for authorizing or declining the retail transaction authorization request matched with the customer-initiated wireless communication.

34. The system of claim 33, the means for receiving a retail transaction authorization request comprising:

means for identifying the location of the retail transaction system.

35. The system of claim 34, wherein the means for identifying the location of the retail transaction system comprises a customer independent token.

36. The system of claim 33, the means for receiving a retail transaction authorization request comprising a transaction authorization server.

37. The system of claim 33, the means for receiving a customer-initiated wireless communication comprising a transaction authorization server.

38. The system of claim 33, the means for matching the retail transaction authorization request with the customer-initiated wireless communication comprising:

means for identifying the customer wireless device;

means for associating a customer account with the customer wireless device;

and

means for matching the customer account with the retail transaction authorization request.

39. The system of claim 38, the means for associating a customer account with the customer wireless device comprising a database.

40. The system of claim 38, the means for identifying the customer wireless device comprising automatic number identification (ANI) data.

41. The system of claim 38, further comprising:

means for associating a customer transaction history with the customer wireless device.

42. The system of claim 38, the means for associating a customer transaction history with the customer wireless device comprising a database.

43. The system of claim 33, wherein the retail transaction authorization request is independent of customer identification data.

44. The system of claim 33, wherein the wireless communication is independent of customer-provided data.

45. The system of claim 33, further comprising:
means for rematching the retail transaction authorization request with the customer-initiated wireless communication upon request.